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09/699,015	10/27/2000	Charles P. Bobbitt	5053-30802/EBM	5828
7590 03/27/2006			EXAMINER	
ERIC B. MEYERTONS CONLEY, ROSE & TAYON, P.C. P.O. BOX 398 AUSTIN, TX 78767-0398			COLBERT, ELLA	
			ART UNIT	PAPER NUMBER
			3624	

DATE MAILED: 03/27/2006

Please find below and/or attached an Office communication concerning this application or proceeding.

# Office Action Summary

Application No.

09/699,015

Applicant(s)

BOBBITT ET AL.

Examiner

Ella Colbert

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-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

## Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

## Status

- 1) ☒ Responsive to communication(s) filed on 27 December 2005.
- 2a) ☒ This action is **FINAL**. 2b) ☐ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

## Disposition of Claims

- 4) ☒ Claim(s) 1,2,3,-7,9-14,16-24,26,30,32-51,53,55-64,66-73 and 582-587 is/are pending in the application.
- 4a) Of the above claim(s) \_\_\_\_\_ is/are withdrawn from consideration.
- 5) ☐ Claim(s) \_\_\_\_\_ is/are allowed.
- 6) ☒ Claim(s) 1,2,3-7,9-14,16-24,26,30,32-51,-53,55-64,66-73 and 582-587 is/are rejected.
- 7) ☐ Claim(s) \_\_\_\_\_ is/are objected to.
- 8) ☐ Claim(s) \_\_\_\_\_ are subject to restriction and/or election requirement.

## Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on \_\_\_\_\_ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.  
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).  
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

## Priority under 35 U.S.C. § 119

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some \* c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
2. ☐ Certified copies of the priority documents have been received in Application No. \_\_\_\_\_.
3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).
- \* See the attached detailed Office action for a list of the certified copies not received.

## Attachment(s)

- 1) ☒ Notice of References Cited (PTO-892)
- 2) ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)
- 3) ☐ Information Disclosure Statement(s) (PTO-1449 or PTO/SB/08)  
Paper No(s)/Mail Date \_\_\_\_\_.
- 4) ☐ Interview Summary (PTO-413)  
Paper No(s)/Mail Date. \_\_\_\_\_.
- 5) ☐ Notice of Informal Patent Application (PTO-152)
- 6) ☐ Other: \_\_\_\_\_.

### **DETAILED ACTION**

1. Claims 1, 3-7, 9-14, 16-24, 26-30, 32-51, 53, 55-57, 59-64, 66-73, and newly added claims 582-587 are pending. Claims 1, 9, 10, 12, 17, 20, 24, 35, 40, 42, 43, 51, 62, 69, 70 have been amended, claims 8, 15, 31, 54, 58, and 65 have been cancelled, and claims 582-587 have been added in this communication filed 12/27/05 entered as Response After Non-Final Action.
2. The 35 USC 112 second paragraph rejection of claims 19, 42, and 69 has been overcome by Applicants' previous amendment to claims 19, 42, and 69 and is hereby withdrawn.

### ***Claim Rejections - 35 USC § 103***

3. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

4. Claims 1, 24, and 51 are rejected under 35 U.S.C. 103(a) as being unpatentable over (US 6,393,386) Zager et al, hereafter Zager and (US 5,870,725) Bellinger in view of (US 6,442,533) Hinkel.

As per claims 1, 24, and 51, Zager teaches, constructing a multilevel processing relationship object structure representing processing relationships among two or more business entities of the Financial Service Organization (FSO), wherein constructing the

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multilevel processing relationship object structure (col. 27, lines 31-53 and 66-col. 28, line 3 and lines 40-67) comprises:

Zager failed to teach, displaying two or more processing relationship object representations on a display screen in data communication with a computer system comprising a database; selecting two or more of the processing relationship object representations from the displayed processing relationship object representations.

Bellinger teaches, displaying two or more processing relationship object representations on a display screen in data communication with a computer system comprising a database; selecting two or more of the processing relationship object representations from the displayed processing relationship object representations (col. 14, lines 9-65).

Zager teaches preparing a processing relationship definition for at least two of the selected two or more processing relationship object representations, wherein preparing the processing relationship definitions comprises: creating a highest level processing relationship object representing the FSO; creating two or more lower level processing relationship objects descending from the highest level processing relationship object, wherein at least one of the two or more lower level processing relationship objects represents a business entity (col. 29, lines 1-16 and line 46-col. 30, line 59 and col. 31, line 54-col. 32, line 23); and specifying values for two or more of the processing relationship objects, wherein the values for each of the lower level processing relationship objects comprises a level identifier, wherein the level identifier identifies a level of the lower level processing relationship object in the multilevel processing relationship object structure (col. 32, lines 25-39 and figure 4). Zager failed to teach,

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storing at least two processing relationship definition in the database. Hinkle teaches, storing at least two processing relationship definition in the database (col. 14, line 51-col. 15, line 60) It would have been obvious to one having ordinary skill in the art at the time the invention was made to store each processing relationship definition in the database and to modify in Zager because such a modification would allow Zager to have a database with tables or files for storing financial information for one or more business enterprises

5. Claims 3-23, 26-50, and 53-73 are rejected under 35 U.S.C. 103(a) as being unpatentable over over (US 6,393,386) Zager et al, hereafter Zager and (US 5,870,725) Bellinger and (US 6,442,533) Hinkel in view of (US 5,933,816) Zeanah et al, hereafter Zeanah.

As per claims 3, 26, and 53, Zager and Bellinger failed to teach, wherein the processing relationship value is configured to use in identifying an FSO business entity as an owner of the FSO transaction-related data. Hinkle teaches, wherein the processing relationship value is configured to use in identifying an FSO business entity as an owner of the FSO transaction-related data (col. 6, lines 54-59).

As per claims 4, 27, and 54, Zager, Bellinger and Hinkle failed to teach, wherein the FSO business entity is a company or a business unit or a bank branch office or a regional bank or a credit card line or an issuer or an acquirer. Zeanah teaches, wherein the FSO business entity is a company or a business unit or a bank branch office or a regional bank or a credit card line or an issuer or an acquirer (col. 14, line 55-col. 15, line 10 and lines 53-62).

As per claims 5, 28, and 55, Zager, Bellinger and Hinkle failed to teach, wherein the selecting one or more processing relationship object representations is performed by a user of the FSO computer system. Zeanah teaches, wherein the selecting one or more processing relationship object representations is performed by a user of the FSO computer system (col. 16, line 46 –col. 17, line 18).

As per claims 6, 29, and 56, Zager, Bellinger and Hinkle failed to teach, wherein the selecting one or more processing relationship object representations is programmable or executable by an expert system. Zeanah teaches, wherein the selecting one or more processing relationship object representations is programmable or executable by an expert system (col. 11, lines 50-59).

As per claims 7, 30, and 57, Zager, Bellinger and Hinkle failed to teach, wherein the storing the processing relationship definition in the database comprises transferring the processing relationship definition to a report record definition stored in the database. Zeanah teaches, wherein the storing the processing relationship definition in the database comprises transferring the processing relationship definition to a report record definition stored in the database (col. 6, line 27- col. 7, line 18).

As per claims 8, 31, and 58, Zager, Bellinger and Hinkle failed to teach, wherein the preparing the processing relationship definition comprises creating a highest level processing relationship object in a processing relationship structure, wherein the highest level processing relationship object represents an FSO. Zeanah teaches, wherein the preparing the processing relationship definition comprises creating a highest level

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processing relationship object in a processing relationship structure, wherein the highest level processing relationship object represents an FSO (Figure 11).

As per claims 9, 32, and 59, Zager and Bellinger failed to teach, The method of claim 8, further comprising expanding processing relationship structure by inserting one or more processing relationship objects as descendants of the highest level processing relationship object. Hinkle teaches, wherein the processing relationship structure is expanded by inserting one or more processing relationship objects as descendants of the highest level processing relationship object (col. 23, lines 5-12).

As per claims 10, 33, and 60, Zager and Bellinger failed to teach, further comprising editing the processing relationship structure by inserting or deleting one or more processing relationship objects, wherein each of the one or more processing relationship objects are descendants of the highest level processing relationship object. Hinkle teaches, wherein the processing relationship structure is edited by inserting or deleting one or more processing relationship objects, wherein each of the one or more processing relationship objects are descendants of the highest level processing relationship object (col. 23, lines 15-19).

As per claims 11, 34, and 61, Zager and Bellinger failed to teach, wherein the displaying one or more processing relationship object representations on a display screen comprises displaying values associated with a sequence number and a level number. Hinkle teaches, wherein the displaying one or more processing relationship object representations on a display screen comprises displaying values associated with a sequence number and a level number (fig. 11).

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As per claims 12, 35, and 62, Zager, Bellinger, Hinkle, and Zeanah failed to teach, wherein the level identifier comprises a level number. It would have been obvious to one having ordinary skill in the art at the time the invention was made to have the level number identify a level in a hierarchical tree and to modify in Bellinger because such a modification would allow Bellinger to have a hierarchy which is a type of organization that is like a tree with branches into specific units (level numbers) with each being “owned” by the higher-level unit immediately above. Hierarchies provide organizational frameworks that reflect logical links, or relationships between separate records, files, or pieces of equipment.

As per claims 13, 36, and 63, Zager, Bellinger and Hinkle failed to teach, wherein the displaying one or more processing relationship object representations on a display screen comprises displaying values associated with an object name, an object description and an object number for a displayed processing relationship object . Zeanah teaches, wherein the displaying one or more processing relationship object representations on a display screen comprises displaying values associated with an object name, an object description and an object number for a displayed processing relationship object (col. 10, line lines 20-49, col. 12, lines 20-40, and col. 14, lines 65-67).

As per claims 14, 37, and 64, Zager and Bellinger failed to teach, The method of claim 13, wherein the object name identities a unique name assigned to an object. Hinkle teaches, wherein the object name identities a unique name assigned to an object (col. 9, lines 33-48 –unique name -portfolio).



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As per claims 15, 38, and 65, Zager teaches, and object oriented database (col. 8, lines 44-50). Bellinger teaches, The method of claim 1, wherein the database is relational or object oriented (col. 14, lines 9-26).

As per claims 16, 39, and 66, Zager failed to teach, wherein the selecting a first processing relationship object representation from one or more processing relationship object representations comprises positioning a cursor of an user input device above the first processing relationship object representation and clicking a button of the user input device. Bellinger teaches, wherein the selecting a first processing relationship object representation from one or more processing relationship object representations comprises positioning a cursor of an user input device above the first processing relationship object representation and clicking a button of the user input device (col. 27, lines 48-55).

As per claims 17, 40, and 67, Zager failed to teach, wherein preparing the processing relationship definition comprises creating or editing an object associated with each of the selected processing relationship object representation. Bellinger teaches, wherein preparing the processing relationship definition comprises creating or editing an object associated with each of the selected processing relationship object representation (col. 28, line 33-col. 29, line 20).

As per claims 18, 41, and 68, Zager failed to teach, wherein the creating the object comprises identifying a unique object identifier and identifying values for the object properties. Bellinger teaches, The method of claim 17, wherein the creating the object

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comprises identifying a unique object identifier and identifying values for the object properties (col. 27, line 50 –col. 28, line 20).

As per claims 19, 42, and 69, Zager failed to teach, wherein the preparing a processing relationship definition comprises identifying one or methods and one or more properties of an object associated with each of the selected processing relationship object representation. Bellinger teaches, wherein the preparing a processing relationship definition comprises identifying one or methods and one or more properties of an object associated with each of the selected processing relationship object representation (col. 26, lines 9-22).

As per claims 20, 43, and 70, Zager, Bellinger and Hinkle failed to teach, wherein at least two of the two or more lower level processing relationship objects represent an FSO company or an FSO business unit or a bank branch office or a regional bank or a credit card line or an issuer or an acquirer. Zeanah teaches, wherein at least two of the two or more lower level processing relationship objects represent an FSO company or an FSO business unit or a bank branch office or a regional bank or a credit card line or an issuer or an acquirer (col. 14, lines 55-col. 15, line 10 and lines 53-62).

As per claims 21, 44, and 71, Zager failed to teach, wherein the processing relationship object representations comprises an icon displayed on the display screen of the FSO computer system. Bellinger teaches, wherein the processing relationship object representations comprises an icon displayed on the display screen of the FSO computer system (col. 26, lines 12-18).

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As per claims 22, 45, and 72, Zager failed to teach, wherein a user of the FSO computer system executes a processing relationship configuration program to prepare the processing relationship definition. Bellinger teaches, wherein a user of the FSO computer system executes a processing relationship configuration program to prepare the processing relationship definition (col. 31, lines 2-9).

As per claims 23, 46, and 73, Zager failed to teach, wherein the user of FSO computer system executes a processing relationship configuration program to reconfigure and store in the database the processing relationship definition in response to changing business conditions. Bellinger teaches, wherein the user of FSO computer system executes a processing relationship configuration program to reconfigure and store in the database the processing relationship definition in response to changing business conditions (col. 33, line 1-36).

As per claim 47, Zager failed to teach wherein the computer system comprises a display device coupled to the computer system to display data. Bellinger teaches, The system of claim 24, wherein the computer system comprises a display device coupled to the computer system to display data (col. 12, line 8-13).

As per claim 48, Zager failed to teach, wherein the display device is a display screen. Bellinger teaches, wherein the display device is a display screen (fig. 16J- fig. 16 O).

As per claim 49, Bellinger teaches, The system of claim 24, wherein the computer system comprises a user input device coupled to the computer system to enter data (col. 17, lines 13-16).

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As per claim 50, Zager failed to teach, wherein the user input device is a mouse or a keyboard. Bellinger teaches, The system of claim 49, wherein the user input device is a mouse or a keyboard (col. 26, lines 60-66).

As per claim 582, Zager teaches, wherein the multilevel processing object structure comprises a first lower level, wherein at least two of the lower level processing relationship objects represent business entities at the first lower level (col. 5, lines 29-40).

As per claim 583, Zager teaches, wherein the multilevel processing object structure comprises a first lower level, wherein at least two of the lower level processing relationship objects represent physical entities at the first lower level (col. 8, lines 22-41).

As per claim 584, Zager teaches, wherein the multilevel processing object structure comprises a first lower level, wherein at least two of the lower level processing relationship objects represent different business functions at the first lower level (col. 10, lines 23-43).

As per claim 585, Zager, Bellinger, Hinkle, and Zeanah failed to teach, wherein the multilevel processing object structure comprises a first lower level, wherein at least one of the lower level processing relationship objects represents an issuer at the first lower level and at least one of the lower level processing relationship objects represents an acquirer at the first lower level. It would have been obvious to one having ordinary skill in the art at the time the invention was made to have the multilevel processing object structure comprises a first lower level, wherein at least one of the lower level processing

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relationship objects represents an issuer at the first lower level and at least one of the lower level processing relationship objects represents an acquirer at the first lower level and to modify in Zager because such a modification would allow Zager to have the capability of having a structure for a hierarchical business organization.

As per claim 586, Zager teaches, wherein the first lower level is one level below the highest level processing relationship object (col. 14, lines 29-50).

As per claim 587, Zager teaches, wherein the multilevel processing object structure comprises a first lower level descending from the highest level and a second lower level descending from the first lower level, wherein at least one of the lower level processing relationship objects represents an issuer at the first lower level and at least one of the lower level processing relationship objects represents an FSO company at the second lower level (col. 14, lines 35-50).

### ***Response to Arguments***

6. Applicant's arguments filed 12/27/05 have been fully considered but they are not persuasive.

Issue no. 1: Applicants' argue: To reject a claim as obvious, the Examiner has the burden of establishing a prima facie case of obviousness and to establish a prima facie obviousness of a claimed invention, all claim limitations must be taught or suggested by the prior art has been considered but is not persuasive. Response: It is respectfully submitted rationale may be in a reference or reasoned from common knowledge in the art, scientific principles, art-recognized equivalents, or legal precedent". The reason or motivation to modify the reference may often suggest what

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the inventor has done but for a different purpose or to solve a different problem. It is not necessary to achieve the same advantage or result discovered by Applicants'. *In re Linter*, 458 F.2d 1013, 173 USPQ 560 (CCPA 1972). See *In re Fine*, 837 F.2d 1071, 5 USPQ2d 1596 (Fed. Cir. 1988); *In re Jones*, 958 F.2d 347, 21 USPQ2d 1941 (Fed. Cir. 1992); *In re Nilssen*, 851 F.2d 1401, 1403, 7 USPQ2d 1500, 1502 (Fed. Cir. 1988) (references do not have to explicitly suggest combining teachings); and *Ex parte Levengood*, 28 USPQ2d 1300 (Bd. Pat. App. & Inter. 1993) (reliance on logic and sound scientific reasoning). MPEP 2144.

Issue no. 2: Applicants' argue: Applicant respectfully disagrees with the Office Action's position that Bellinger can be modified to have a hierarchical tree a because Bellinger does not even appear to suggest a hierarchy of processing relationship objects, and therefore there could not be any suggestion to modify Bellinger to add level numbers to such a hierarchy has been considered but is not persuasive. Response: It is respectfully submitted that the Office Action's positions regarding both the hierarchy of objects, as well as an association of level numbers to objects within such a hierarchy, do rely on the personal knowledge of the Examiner. The invention minus the FSO aspect is a combination object-oriented and relational database and a tree like structure. The fact that the structure is used for a FSO is considered a field of use. The structure can be used in other areas besides for a business entity. This type of structure is known in the database art.

Issue no. 3: Applicants' argue: the cited art, whether considered separately or in combination, does not appear to teach or suggest the features of claim 20 in

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combination with the other features of the claim has been considered but is not persuasive. Response: Bellinger teaches a financial system and a relational database; Hinkle teaches, a financial system, a business enterprise, and a relational database; and Zeanah teaches, a financial services system, a hierarchy (figure 11) with the other claim limitations.

Conclusion: In this rejection of claim 1 and others, for example under Section 103 (a) of Title 35 of the United States Code, the Examiner carefully drew up a correspondence between the Applicants' claimed limitations and one or more referenced passages in the Zager, Bellinger, Hinkle, and Zeanah references, what is well known in the art, and what is known to one having ordinary skill in the art (the skilled artisan). The Examiner is entitled to give claim limitations their broadest reasonable interpretation in light of the Specification (see below):

2111 Claim Interpretation; Broadest Reasonable Interpretation [R-1]

**>CLAIMS MUST BE GIVEN THEIR BROADEST REASONABLE INTERPRETATION**

During patent examination, the pending claims must be "given the broadest reasonable interpretation consistent with the specification." Applicant always has the opportunity to amend the claims during prosecution and broad interpretation by the examiner reduces the possibility that the claim, once issued, will be interpreted more broadly than is justified. *In re Prater*, 162 USPQ 541,550-51 (CCPA 1969).<

Although the claims are interpreted in light of the specification, limitations from the specification are not read into the claims. See *In re Van Geuns*, 988 F.2d 1181, 26 USPQ2d 1057 (Fed. Cir. 1993).

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Applicants' are respectfully requested to point out to the Examiner which claim limitation is considered to be the inventive concept because the inventive concept can not be determined from the claim limitations as written.

### **Conclusion**

7. The prior art made of record and not relied upon is considered pertinent to applicant's disclosure.

Koppelman et al (US 6,662,164) disclosed and object model with hierarchies.

Applicant's amendment necessitated the new ground(s) of rejection presented in this Office action. Accordingly, **THIS ACTION IS MADE FINAL**. See MPEP § 706.07(a). Applicant is reminded of the extension of time policy as set forth in 37 CFR 1.136(a).

A shortened statutory period for reply to this final action is set to expire **THREE MONTHS** from the mailing date of this action. In the event a first reply is filed within **TWO MONTHS** of the mailing date of this final action and the advisory action is not mailed until after the end of the **THREE-MONTH** shortened statutory period, then the shortened statutory period will expire on the date the advisory action is mailed, and any extension fee pursuant to 37 CFR 1.136(a) will be calculated from the mailing date of the advisory action. In no event, however, will the statutory period for reply expire later than **SIX MONTHS** from the date of this final action.



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### **Inquiries**

8. Any inquiry concerning this communication or earlier communications from the examiner should be directed to Ella Colbert whose telephone number is 571-272-6741. The examiner can normally be reached on Tuesday-Thursday, 6:30AM-4:00PM.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Vincent Millin can be reached on 571-272-6747. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free).



E. Colbert  
Primary Examiner  
March 17, 2006